AMENDMENTS TO THE CLAIMS

No changes are made to this listing of claims in the application:

1. (Previously Presented) A method for facilitating analysis of commercial credit customers, comprising:

determining first customer information associated with a first commercial credit customer, at least some of the first customer information being based on a first plurality of commercial credit accounts associated with the first customer;

selecting, based on the first customer information, a first risk model appropriate to apply to the first customer information, the first risk model being selected from a plurality of available risk models;

generating first risk information associated with the first customer by applying the first risk model to the first customer information;

determining second customer information associated with a second commercial credit customer, different than the first customer, at least some of the second customer information being based on a second plurality of commercial credit accounts associated with the second customer;

selecting, based on the second customer information, a second risk model appropriate to apply to the second customer information, the second risk model being selected from the plurality of available risk models; and

generating second risk information associated with the second customer by applying the second risk model to the second customer information, wherein the second risk model is different than the first risk model.

2. (Previously Presented) The method of claim 1, further comprising:

generating a list of high risk customers based on at the least the first and second risk information.

3. (Original) The method of claim 2, further comprising:

periodically transmitting information associated with the list to a risk manager via a communication network.

4. (Previously Presented) The method of claim 1, wherein at least one of the first or second customer information includes at least one of: (i) a business segment, (ii) a company type, or (iii) a product type.

5. (Previously Presented) The method of claim 1, wherein the customer information includes at least one of: (i) a customer characteristic, (ii) a payment history, (iii) a loss history, (iv) a delinquency status, or (v) an aggregate customer account size.

6. (Previously Presented) The method of claim 1, wherein the customer information includes at least one of: (i) an account characteristic, (ii) a collateral type, (iii) a delinquency status, (iv) an original account size, (v) an account duration, (vi) a total balance, (vii) a maximum total balance within a pre-determined period of time, (viii) an original equipment cost, (ix) a security deposit, (x) payment timing information, or (xi) payment amount information.

7. (Previously Presented) The method of claim 1, wherein the risk information comprises at least one of: (i) a risk score, or (ii) a risk category.

8. (Previously Presented) The method of claim 1, further comprising:

calculating a first risk score based on the first risk information, economic information, and deal information associated with the first customer.

9. (Previously Presented) The method of claim 1, wherein the first risk information is further based on information received from at least one third-party.

10. (Previously Presented) The method of claim 9, wherein the received information is associated with at least one of: (i) a customer, (ii) a customer category, or (iii) a plurality of customers.

11. (Original) The method of claim 1, wherein the plurality of risk models were created based on historical commercial credit information.

12. (Previously Presented) The method of claim 11, wherein the plurality of risk models were further created based on at least one of: (i) a segmentation analysis, (ii) a univariate analysis, or (iii) multivariate analysis.

13-14. (Canceled)

15. (Previously Presented) An apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

determine first customer information associated with a first commercial credit customer, at least some of the first customer information based on a first business segment of a first plurality of asset-backed commercial credit accounts associated with the first customer,

select, based on the first customer information, a first risk model appropriate to apply to the first customer information, the first risk model being selected from a plurality of available risk models created via segmentation analysis of commercial credit customers;

generate first risk information associated with the first customer by applying the first risk model to the first customer information

determine second customer information associated with a second commercial credit customer, at least some of the second customer information being based on a second business segment of second plurality of asset-backed commercial credit accounts associated with the second customer,

select, based on the second customer information, a second risk model appropriate to apply to the second customer information, the second risk model being selected from a plurality of available risk models; and

generate second risk information associated with the second customer by applying the second risk model to the second customer information.

16. (Previously Presented) The apparatus of claim 15, wherein said storage device further stores at least one of: (i) a customer database, (ii) an account database, (iii) a risk model database, or (iv) an analysis database.

17. (Previously Presented) The apparatus of claim 15, further comprising:

a communication device coupled to said processor and adapted to communicate with at least one of: (i) an information device, (ii) an accounts receivable system, (iii) a third-party service, or (iv) a risk manager device.

18. (Previously Presented) A computer-readable medium storing instructions adapted to be executed by a processor to perform a method for facilitating analysis of asset-backed commercial credit customers, said method comprising:

determining first customer information associated with a first commercial credit customer, at least some of the first customer information being based on a second plurality of commercial credit accounts associated with the first customer and a first company type of the first commercial credit customer;

selecting, based on the first customer information, a first risk model appropriate to apply to the first customer information, the first risk model being selected from a plurality of available risk models created via multivariate analysis of commercial credit customers;

generating first risk information associated with the first customer by applying the first risk model to the first customer information;

determining second customer information associated with a second commercial credit customer, different than the first customer, at least some of the second customer information

being based on a second plurality of commercial credit accounts associated with the second customer and a second company type of the second commercial credit customer;

selecting, based on the second customer information, a second risk model appropriate to apply to the second customer information, the second risk model being selected from the plurality of available risk models; and

generating second risk information associated with the second customer by applying the second risk model to the second customer information, wherein the second risk model is different than the first risk model.

19. (Canceled)